

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20–19615–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rebecca Lynn Winkler  
6136 Harvey Avenue  
Merchantville, NJ 08109

Social Security No.:  
xxx–xx–2902

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 26, 2023

JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Rebecca Lynn Winkler  
Debtor

Case No. 20-19615-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Dec 26, 2023

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2023:

Recip ID	Recipient Name and Address
db	+ Rebecca Lynn Winkler, 6136 Harvey Avenue, Merchantville, NJ 08109-5313
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518928352	ABC Bail Bonds, Inc, 434 Dr. Martin Luther King Boulevard, Camden, NJ 08102
518928364	+ ABC Bail Bonds, Inc., Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
518994583	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518928362	+ Emergency Physicians Assoc of SJ, 307 South Evergreen Avenue, Woodbury, NJ 08096-2739
518928365	#+ Morgan, Bornstein & Morgan; Attn: Kristen Sin, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 26 2023 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 26 2023 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 26 2023 22:06:52	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518928354	^ MEBN	Dec 26 2023 21:55:08	Ars Account Resolution, 1643 Nw 136th Ave Ste 10, Sunrise, FL 33323-2857
518993762	Email/PDF: resurgentbknotifications@resurgent.com	Dec 26 2023 22:06:56	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518928356	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 26 2023 22:06:51	Capital One Bank Usa NA, 15000 Capital One Dr, Richmond, VA 23238
518928355	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 26 2023 22:07:03	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
518934583	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 26 2023 22:06:53	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518937819	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 26 2023 22:06:57	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518956488	+ Email/PDF: ebn_ais@aisinfo.com	Dec 26 2023 22:06:51	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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Form ID: cscnodsc

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518928357	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 26 2023 22:06:55	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518928359	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 26 2023 21:59:00	Comenity/Victoria's Secret, 220 W Schrock Rd, Westerville, OH 43081-2873
518928360	+ Email/Text: BKPT@cfna.com	Dec 26 2023 21:58:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
518954076	Email/Text: BNCnotices@dcmservices.com	Dec 26 2023 21:59:00	Emergency Physician Associate of South Jersey, PO Box 1123, Minneapolis MN 55440-1123
518928363	Email/Text: PBNCNotifications@peritussservices.com	Dec 26 2023 21:58:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
518928367	+ Email/Text: bncmail@w-legal.com	Dec 26 2023 21:59:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518928358		Cb/Vicsrt
518928361		Dsnb Macys
518928353	*	ABC Bail Bonds, Inc., 434 Dr. Martin Luther King Boulevard, Camden, NJ 08102
518928366	##+	Rochelle Winkler, 3001 Route 130 S, Apt 62L, Delran, NJ 08075-2705

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2023 at the address(es) listed below:

Name	Email Address
Alex Flynn	on behalf of Debtor Rebecca Lynn Winkler rflynlawllc@gmail.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6